

Information to identify the case:

Debtor 1:	Mohammed R. Uddinalam First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-5291 EIN: _____
Debtor 2: (Spouse, if filing)	Nasren Sultana First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-8475 EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 7 5/14/22
Case number:	22-13940-JNP	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Mohammed R. Uddinalam	Nasren Sultana
2. All other names used in the last 8 years		
3. Address	128 Amon Avenue Gloucester City, NJ 08030	128 Amon Avenue Gloucester City, NJ 08030
4. Debtor's attorney Name and address	S. Daniel Hutchison Law Office of S. Daniel Hutchison 135 North Broad St. Woodbury, NJ 08096	Contact phone (856) 251-1235 Email: sdhteamlaw@outlook.com
5. Bankruptcy trustee Name and address	Andrew Finberg 525 Route 73 South, Suite 200 Marlton, NJ 08053	Contact phone 856-988-9055

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Contact phone 856-361-2300 Date: 5/15/22
7. Meeting of creditors	June 13, 2022 at 09:30 AM	Location:	Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 8/12/22	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:

Mohammed R. Uddinalam
 Nasren Sultana
 Debtors

Case No. 22-13940-JNP

Chapter 7

District/off: 0312-1

User: admin

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Date Rcvd: May 16, 2022

Form ID: 309A

Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
 - ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:**Recip ID****Recipient Name and Address**

- db/jdb + Mohammed R. Uddinalam, Nasren Sultana, 128 Amon Avenue, Gloucester City, NJ 08030-1824
- 519581879 + Amex/Bankruptcy Dept, Attn: Correspondence/Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540
- 519581898 Comenity Bank / Ikea Visa, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
- 519581901 + Comenity Bank/TSA/Sports Authority, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
- 519581904 + First Electronic Bank/GFSCS Retail, Po Box 4499, Beaverton, OR 97076-4499
- 519581910 + Mitchell Malzberg, Eqq., PO Box 5122, 6 East Main Street, Suite 7, Clinton, NJ 08809-2627
- 519581912 + Mitchell Malzberg, Eqq., Re: CAM L 001873-19, PO Box 5122, 6 East Main Street, Suite 7, Clinton, NJ 08809-2627
- 519581911 + Mitchell Malzberg, Eqq., Re: RAAB Family Partnership, PO Box 5122, 6 East Main Street, Suite 7, Clinton, NJ 08809-2627
- 519581914 + New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
- 519581913 + New Jersey American Water, 1 Water Street, Camden, NJ 08102-1658
- 519581916 + RAAB Family Partnership, L.P., 201 Harvard Ave., Westville, NJ 08093-1444
- 519581917 + RAAB Family Partnership, LP, 108 Otter Branch Drive, Magnolia, NJ 08049-1557
- 519581919 + Saldutti Law Group, Attn: Robert L. Saldutti, Esq., 1040 N Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
- 519581922 + South Jersey Gas Company, Attn: Ms Linda DiMarco, 1 South Jersey Plaza, Folsom, NJ 08037-9100
- 519581923 + Specialized Loan Servicing, LLC, Attn: Bankruptcy Dept, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
- 519581924 + Sunrun Inc. (Solar), 717 17th Street, 5th Floor, Denver, CO 80202-3330
- 519581939 + TDRCS/Raymour & Flanigan, Attn: Bankruptcy Dept, Po Box 130, Liverpool, NY 13088-0130
- 519581940 + Timewpayment Corp, LLC., Attn: Bankruptcy Dept, 200 Summit Drive, Suite 100, Burlington, MA 01803-5274
- 519581941 + Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 259001, Plano, TX 75025-9001
- 519581945 + Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy Dept, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

- | | | | |
|-----------|---|----------------------|--|
| aty | Email/Text: sdhteamlaw@outlook.com | May 16 2022 20:38:00 | S. Daniel Hutchison, Law Office of S. Daniel Hutchison, 135 North Broad St., Woodbury, NJ 08096 |
| tr | EDI: BAFINBERG | May 17 2022 00:28:00 | Andrew Finberg, 525 Route 73 South, Suite 200, Marlton, NJ 08053 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | May 16 2022 20:39:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | May 16 2022 20:39:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519581877 | + Email/PDF: bncnotices@becket-lee.com | May 16 2022 20:40:20 | Amex, Attn: Correspondence/Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540 |
| 519581878 | + Email/PDF: bncnotices@becket-lee.com | May 16 2022 20:40:49 | Amex/Bankruptcy, Attn: Correspondence/Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540 |

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User: admin

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519581880	+ Email/Text: bankruptcy@pepc Holdings.com	May 16 2022 20:38:00	Atlantic City Electric, Attn: Bankruptcy Division, 5 Collins Drive Suite 2133, Carneys Point, NJ 08069-3600
519581893	Email/Text: Bankruptcy.RI@Citizensbank.com	May 16 2022 20:38:00	Citizens Bank, Attn: Bankruptcy Dept, One Citizens Dr, Providence, RI 02903
519581881	+ Email/Text: caineweiner@ebn.phinsolutions.com	May 16 2022 20:38:00	Caine & Weiner, Attn: Bankruptcy Dept, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
519581882	+ EDI: CAPITALONE.COM	May 17 2022 00:28:00	Capital One, Attn: Bankruptcy Dept, P.O. Box 30285, Salt Lake City, UT 84130-0285
519581883	+ EDI: CAPITALONE.COM	May 17 2022 00:28:00	Capital One Bank (USA) N.A., Attn: Bankruptcy Department, 4851 Cox Road, Glen Allen, VA 23060-6293
519581884	+ EDI: CAPITALONE.COM	May 17 2022 00:28:00	Capital One Bank USA N.A., Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
519581885	+ EDI: CAPITALONE.COM	May 17 2022 00:28:00	Capital One/Walmart, Attn: Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
519581886	+ EDI: JPMORGANCHASE	May 17 2022 00:28:00	Chase Card Services/JC Penneys, Po Box 15369, Wilmington, DE 19850-5369
519581887	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
519581888	EDI: CITICORP.COM	May 17 2022 00:28:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519581889	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034
519581890	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Citibank/Best Buy, Attn: Bankruptcy Dept, P.O. Box 790034, St Louis, MO 63179-0034
519581891	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Citibank/Sears, Attn: Bnakruptcy Dept, Po Box 790034, St Louis, MO 63179-0034
519581892	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519581894	+ EDI: COMCASTCBLCENT	May 17 2022 00:28:00	Comcast Cable Communications, LLC, c/o Bankruptcy Department, One Comcast Center, 1701 John F Kennedy Blvd., Philadelphia, PA 19103-2899
519581895	EDI: WFNNB.COM	May 17 2022 00:28:00	Comenity - Capital Bank / Pier, Attn: Bankruptcy Department, PO Box 18125, Columbus, OH 43218-2125
519581896	EDI: WFNNB.COM	May 17 2022 00:28:00	Comenity - Piercing Pagoda, Attn: Bankruptcy Department, PO Box 18125, Columbus, OH 43218-2125
519581897	EDI: WFNNB.COM	May 17 2022 00:28:00	Comenity Bank - Boscovs, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
519581899	EDI: WFNNB.COM	May 17 2022 00:28:00	Comenity Bank / Pier 1 Imports, Attn: Bankrutpcy Dept, PO Box 182125, Columbus, OH 43218-2125
519581900	+ EDI: WFNNB.COM	May 17 2022 00:28:00	Comenity Bank/Fashion Bug, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519581902	+ EDI: WFNNB.COM	May 17 2022 00:28:00	Comenitybank/New York & Company, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519581909	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Macy's/fdsb, Attn: Bankruptcy Dept, 9111 Duke

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519581903	+ EDI: DISCOVER.COM		Boulevard, Mason, OH 45040
		May 17 2022 00:28:00	Discover Financial, Attn: Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
519581905	+ EDI: PHINGENESIS		Genesis / Fab - Retail, Attn: Bankruptcy Department, PO Box 4477, Beaverton, OR 97076-4401
519581906	+ EDI: PHINGENESIS	May 17 2022 00:33:00	Genesis Bankcard Services, Attn: Bankruptcy Department, PO Box 4477, Beaverton, OR 97076-4401
519581907	+ EDI: PHINGENESIS	May 17 2022 00:33:00	Genesis FS Card/Kay Jewelers, Attn: Bankruptcy Department, PO Box 4499, Beaverton, OR 97076-4499
519581908	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Macy's/DSNB/FDSB, Attn: Bankruptcy Dept, 9111 Duke Boulevard, Mason, OH 45040-8999
519581915	EDI: PRA.COM	May 17 2022 00:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy Dept, 120 Corporate Boulevard, Norfolk, VA 23502
519581925	+ EDI: RMSC.COM	May 17 2022 00:28:00	SYNC/Walmart, Attn: Bankruptcy Dept, PO Box 965024, Orlando, FL 32896-5024
519581920	+ EDI: CITICORP.COM	May 17 2022 00:28:00	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
519581921	+ Email/Text: clientservices@simonsagency.com	May 16 2022 20:39:00	Simon's Agency, Inc., Attn: Bankruptcy Dept, Po Box 5026, Syracuse, NY 13220-5026
519581923	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 16 2022 20:38:00	Specialized Loan Servicing, LLC, Attn: Bankruptcy Dept, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
519581928	+ EDI: RMSC.COM	May 17 2022 00:28:00	Syncb/Pep Boys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519581929	+ EDI: RMSC.COM	May 17 2022 00:28:00	Syncb/Toys R Us, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519581927	+ EDI: RMSC.COM	May 17 2022 00:28:00	Syncb/jcp, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
519581926	+ EDI: RMSC.COM	May 17 2022 00:28:00	Syncb/jcp, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519581930	EDI: RMSC.COM	May 17 2022 00:28:00	Syncb/walmart, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
519581931	+ EDI: RMSC.COM	May 17 2022 00:28:00	Synchrony Bank / Ashley Furniture, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
519581932	+ EDI: RMSC.COM	May 17 2022 00:28:00	Synchrony Bank/JCPenney, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519581933	+ EDI: RMSC.COM	May 17 2022 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519581934	+ EDI: RMSC.COM	May 17 2022 00:28:00	Synchrony Bank/MC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519581935	+ EDI: RMSC.COM	May 17 2022 00:28:00	Synchrony/HSN, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519581936	EDI: TDBANKNORTH.COM	May 17 2022 00:28:00	TD Bank, 1701 Marlton Pike East Suite 200, Cherry Hill, NJ 08003
519581937	EDI: TDBANKNORTH.COM	May 17 2022 00:28:00	TD Bank, PO Box 8400, Lewiston, ME 04243
519581938	EDI: TDBANKNORTH.COM	May 17 2022 00:28:00	TD Bank, N.A., Attn: Bankruptcy Dept, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243

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519581942	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 16 2022 20:38:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
519581943	+ EDI: WFFC.COM	May 17 2022 00:28:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519581944	+ EDI: WFFC.COM	May 17 2022 00:28:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Department, PO Box 10335, Des Moines, IA 50306-0335
519581946	+ EDI: WFFC.COM	May 17 2022 00:28:00	Wffnatbank, Attn: Bankruptcy Dept, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519581918	##+	Raymour & Flanigan, P.O. Box 731, Mahwah, NJ 07430-0731

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2022

Signature: /s/Gustava Winters